

Certificate Number: 14912-NJ-DE-036841313

Bankruptcy Case Number: 22-17061



14912-NJ-DE-036841313

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 19, 2022, at 2:28 o'clock PM EDT, Christopher Pacheco completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 19, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor